

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Kevin W. Spear Confirmation No.: 1926
Appl. No.: 09/812,452 Art Unit: 3691
Filed: March 20, 2001 Examiner: Akintola, Olabode
For: HYBRID CREDIT CARD TRANSACTION SYSTEM

Mail Stop Amendment (unless sent with patent application)
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

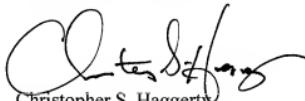
**INFORMATION DISCLOSURE STATEMENT
CITATION UNDER 37 C.F.R. § 1.97**

Sir:

Attached is a list of documents on form PTO-1449 along with a copy of any cited foreign patent documents and non-patent literature documents in accordance with 37 CFR 1.98(a)(2).

It is requested that the Examiner consider these documents and officially make them of record in accordance with the provisions of 37 C.F.R. § 1.97 and Section 609 of the MPEP. By identifying the listed documents, Applicant in no way makes any admission as to the prior art status of the listed documents, but is instead identifying the listed documents for the sake of full disclosure.

Respectfully submitted,



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